IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 10/655,828 Confirmation No.: 7150

Applicant : Phillip Craig GRAVES et al.

Filed : September 5, 2003

Title : SYSTEM AND METHOD FOR SECURELY AUTHORIZING

AND DISTRIBUTING STORED-VALUE CARD DATA

TC/Art Unit : 3624

Examiner: : Narayanswamy SUBRAMANIAN

Docket No. : 62941.002015 (formerly 64243.000015)

Customer No. : 27682

MAIL STOP AMENDMENT

Commissioner for Patents

P.O. Box 1450 Alexandria, VA 22313-1450

RESPONSE TO APRIL 25, 2006 OFFICE ACTION

In response to the non-final Office Action dated April 25, 2006 and the Notice of Non-Compliant Amendment mailed November 27, 2006, Applicants respectfully request reconsideration of the above-identified application in light of the amendments and remarks herein as follows:

IN THE CLAIMS: This section begins on Page 2.

REMARKS: This section begins on Page 10.